

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Joel Lee Reece
Carolyn Sue Reece

Case No.: 1-20-02293 HWV

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name:	Freedom
Court Claim Number:	09
Last Four of Loan Number:	0042
Property Address if applicable:	623 Mohawk Rd

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a.	Allowed prepetition arrearages:	\$23.51
b.	Prepetition arrearages paid by the trustee:	\$23.51
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$23.51

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage is/was paid directly by the debtor(s).

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Date: July 28, 2025

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Joel Lee Reece
Carolyn Sue Reece

Case No.: 1-20-02293 HWV

Chapter 13

Debtor(s)

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on July 28, 2025 I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

Kara K. Gendron, Esquire
Mott & Gendron Law
125 State St
Harrisburg PA 17101

Served by First Class Mail

Freedom Mortgage Corporation
11988 Exit 5 Parkway, Building 4
Fishers IN 46037-7939

Joel Lee Reece
Carolyn Sue Reece
623 Mohawk Rd
Newville PA 17241

I certify under penalty of perjury that the foregoing is true and correct.

Date: July 28, 2025

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 20-02293 JOEL LEE REECE
 FREEDOM MORTGAGE CORPORATION
 10500 KINCAID DRIVE

Sequence: 13
 Modify:
 Filed Date:
 Hold Code:

FISHERS, IN 46037-

Acct No: Mohawk Rd - PRE-ARREARS -

ARREARS - 623 MOHAWK ROAD

Amt Sched:	\$219,579.00	Debt:	\$23.51	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$23.51	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		

5200 FREEDOM MORTGAGE CORPORATION

520-0	FREEDOM MORTGAGE CORPORATIC		08/18/2021	2003465	\$23.51	\$0.00	\$23.51	08/26/2021
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Sub-totals:	\$23.51	\$0.00	\$23.51
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Grand Total:	\$23.51	\$0.00
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